



April

"Save for the Future - Understanding saving, investing and credit choices"

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		Do not give personal information over the phone, Intranet or through the mail unless you initiate the contact.	Check your credit card statements each month for unauthorized charges & report any discrepancies immediately.	Thoroughly research any investment opportunities (Check references & read all materials).	Carry only the cards (credit & ID) that you need to have with you; file others in a safe place at home.	Pay off credit cards at the end of each month to avoid accruing interest and creating debt.
Continue educating yourself on money matters, learn how to handle your money to build a successful financial future.	Before signing a document, ask the financial institution to explain any fees, terms or conditions you do not understand.	Make sure that a loan/credit fits your budget. Don't sign if you are not comfortable with the fees, rates, monthly payments, etc.	Verify that your deposits/funds are insured; look for the official FDIC, NCUA or ASI logo.	Destroy all your checks after you close a checking account.	Install a lockable mailbox at your residence to reduce mail theft.	Protect your identity! Do not carry your social security card with you.
Always protect your ATM card and keep it in a safe place, just like you would cash, credit cards and checks.	Shred all documents containing credit or identification information prior to disposal.	Keep track of your receipts, pay stubs, tax return information & all things money related.	Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time.	Call your local Better Business Bureau and ask about complaints on your perspective lender.	Sign cards when they arrive, so no one can forge your signature on the cards & use them.	Take advantage of compound interest and start investing early.
Be skeptical about financial advice and research the facts to make smart choices that are right for you.	Never attach or write your pin or social security number to your ATM debit or credit card.	Keep an eye on your accounts throughout the year by reading your monthly statements.	When using an ATM be aware of your surroundings, particularly at night.	Do not visually display or count your money at the ATM, wait until you get home.	Deposit money from each paycheck into a special savings account to prepare for unexpected events.	Frequently check your credit report for any discrepancies or unauthorized activities.
When you pay bills, don't put them in your mailbox, drop them in a US Postal Service mailbox or take them to the Post Office.	When choosing a password avoid using easily available information, i.e. birth dates, phone numbers & consecutive numbers.	Fill out charge slips completely, do not sign if blank & draw a line through blank spaces.	Get references and check out your perspective lender.	Other State Departments Dept. of Corporations (DOC) - 800-347-6995 Dept. of Consumer Affairs (DCA) - 800-952-5210		

Office of the Comptroller of the Currency (OCC) - 800-613-6743
 Office of Thrift Supervision (OTS) - 800-842-6929
 National Credit Union Administration (NCUA) - 800-755-5999
 Federal Deposit Insurance Corp. (FDIC) - 800-934-3342
 American Share Insurance (ASI) - 800-521-6342

U.S. Postal Service - 800-275-8777
 Opt Out - 888-5OPT-OUT
 Credit Bureaus - Trans Union Credit Services - 800-888-4213
 Equifax Credit Services - 800-685-1111
 Experian Credit Services - 888-397-3742

Contact the Department of Financial Institutions (DFI) - 800-622-0620 or consumer@dfi.ca.gov